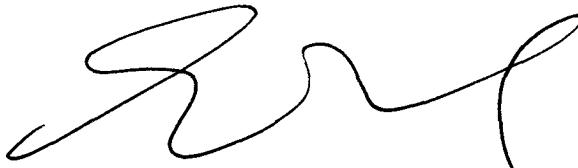


IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re: :
Keith B. Kratzke : Chapter 13
Janet C. Kratzke :
: :
Debtor (s) : Case No.: 20-13076 - ELF

O R D E R

AND NOW, this 13th day of December, 2021, it is hereby ORDERED a
that the Debtor's Motion to Incur Additional Debt is **GRANTED** and that the Debtor
may enter into the reverse mortgage transaction as stated in the Motion.



ERIC L. FRANK
U.S. BANKRUPTCY JUDGE